

CLAIMS

We Claim:

1. A method involving a presenter, a trusted party, and an acceptor for validating profile data of said presenter during an on-line transaction comprising:
 - receiving said profile data at said trusted party;
 - comparing said profile data against reference data stored by said trusted party;
 - notifying said acceptor by said trusted party that said profile data of said presenter is either authentic or erroneous, whereby said trusted party validates said profile data of said presenter for the benefit of said acceptor.
2. A method as recited in claim 1 further comprising:
 - receiving, at said trusted party, authenticating data from said presenter;
 - comparing, by said trusted party, said authenticating data against pre-designated authenticating data previously designated for said presenter; and
 - notifying said acceptor by said trusted party that said identity of said presenter is either authentic or erroneous, whereby said trusted party authenticates said identity of said presenter for the benefit of said acceptor.
3. A method as recited in claim 2 wherein said notifying operation further comprises:
 - notifying said acceptor that said identity is authentic when said authenticating data received from said presenter matches the pre-designated authenticating data; and
 - notifying said acceptor that said profile data is authentic when said profile data matches said reference data.
4. A method as recited in claim 1 wherein the presenter communicates with said trusted party and said acceptor over the Internet.
5. A method as recited in claim 4 wherein said trusted party and said acceptor also communicate through the Internet.

6. A method as recited in claim 3 wherein the notifying operation regarding the identity of said presenter provides a definitive answer as to whether the identity and the profile data of said presenter is authentic or not.
7. A method as recited in claim 2 for establishing a relationship between said presenter and said trusted party so that said trusted party is able to authenticate said identity and validate said profile data of said presenter, wherein the following operations occur prior to the operations of claim 2, said method comprising:
 - receiving and storing authenticating data from said presenter at said trusted party wherein said authenticating data becomes said pre-designated authenticating data.
8. A method as recited in claim 7 further comprising:
 - receiving and storing identity and profile data from said presenter at said trusted party.
9. A method as recited in claim 7 further comprising:
 - providing, by said trusted party, to said presenter a program identity number which is correlated with said identity, profile data, and pre-designated authenticating data; and
 - storing said program identity number by said trusted party.
10. A method as recited in claim 9 wherein said program identity number is an account number for a financial account of said presenter wherein said trusted party is a financial institution that maintains said financial account.
11. A method as recited in claim 2, wherein prior to said trusted party receiving said authenticating data, the method further comprising:
 - initiating communications between said presenter and said acceptor;
 - receiving identity data, profile data, and a program identity number at said acceptor from said presenter.
12. A method as recited in claim 11 further comprising:

querying said trusted party by said acceptor whether said identity of said presenter can be authenticated and whether said profile data of said presenter can be validated by said trusted party.

13. A method as recited in claim 12 further comprising:

querying said trusted party by said acceptor whether account data updating can be provided.

14. A method as recited in claim 12 wherein the querying operation is executed by transmitting a service enrollment request message from said acceptor to said trusted party via a directory server.

15. A method as recited in claim 14 wherein said service enrollment request message includes a program identity number originally provided to said acceptor from said presenter.

16. A method as recited in claim 12 further comprising:

informing said acceptor by said trusted party whether said identity of presenter can be authenticated and whether said profile data of said presenter can be validated by said trusted party.

17. A method as recited in claim 16 wherein the querying operation is executed by transmitting a service enrollment response message from said trusted party to said acceptor via a directory server.

18. A method as recited in claim 2 further comprising:

transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party authenticate said identity and validate said profile data of said presenter.

19. A method as recited in claim 18 wherein said data authentication request message is transmitted from said acceptor to said trusted party via said presenter.

20. A method as recited in claim 18 wherein said data authentication request message includes profile data originally provided to said acceptor from said presenter.
21. A method as recited in claim 18 wherein both of said notifying operations are executed by transmitting a data authentication response message from said trusted party to said acceptor.
22. A method as recited in claim 21 wherein said data authentication response message is transmitted from said trusted party to said acceptor via said presenter.
23. A method as recited in claim 1 further comprising:
providing, by said trusted party, of updated profile data when said profile data is determined to be out of date.
24. A method as recited in claim 23 wherein the updated profile data contains account data.
25. An on-line data authentication system comprising:
a trusted party who receives and authenticates authenticating data and validates profile data of a presenter;
an acceptor who conducts a transaction with said presenter and who requests said trusted party to authenticate the identity of said presenter and to validate said profile data of said presenter; and
a directory server configured to determine the existence of said trusted party who will be able to authenticate the identity of said presenter and to validate said profile data of said presenter.
26. A system as recited in claim 25 wherein each of said acceptor and said trusted party are configured to communicate with said presenter via the Internet.
27. A method as recited in claim 25 wherein the trusted party is configured to provide a definitive answer as to whether the identity and the profile data of said presenter is authentic or not authentic.

28. A system as recited in claim 25 further comprising:
pre-designated authenticating data previously designated for said presenter, which is stored by said trusted party, wherein said trusted party authenticates said authenticating data by comparing said authenticating data against said pre-designated authenticating data.
29. A system as recited in claim 28 further comprising:
a program identity number that is assigned to said presenter wherein said program identity number is correlated to said pre-designated authenticating data and said profile data.
30. A system as recited in claim 29 wherein said program identity number is an account number for a financial account of said presenter wherein said trusted party is a financial institution that maintains said financial account.
31. A system as recited in claim 25 further comprising:
a service enrollment request message that is transmitted from said acceptor to said trusted party via said directory server, said service enrollment request message containing a query to said directory server and trusted party as to whether said trusted party will be able to authenticate said identity and validate said profile data of said presenter.
32. A system as recited in claim 31 further comprising:
a service enrollment response message that is transmitted from said trusted party to said acceptor via said directory server, said service enrollment response message containing confirmation as to whether said trusted party will be able to authenticate said identity and validate said profile data of said presenter.
33. A system as recited in claim 25 further comprising:
a data authentication request message that is transmitted from said acceptor to said trusted party in order to request that said trusted party authenticate said identity and validate said profile data of said presenter.
34. A system as recited in claim 33 wherein said data authentication request message includes profile data of said presenter.

35. A system as recited in claim 33 further comprising:
a data authentication response message that is transmitted from said trusted party to said acceptor, said data authentication response message including notification as to the authenticity of said authenticating data and profile data of said presenter.
36. A system as recited in claim 33 further comprising:
a data authentication response message that is transmitted from said trusted party to said acceptor, said data authentication response message including notification as to whether said profile data is accurate or contains errors.
37. A method involving a presenter, a trusted party, and an acceptor for providing at least some profile data of said presenter during an on-line transaction to said acceptor comprising:
querying said trusted party by said acceptor for said trusted party to provide said profile data to said acceptor; and
providing profile data of said presenter, by said trusted party, to said acceptor.
38. A method as recited in claim 37 further comprising:
receiving, at said trusted party, authenticating data from said presenter;
comparing, by said trusted party, said authenticating data against pre-designated authenticating data previously designated for said presenter; and
notifying said acceptor by said trusted party that said identity of said presenter is either authentic or erroneous, whereby said trusted party authenticates the identity of said presenter for the benefit of said acceptor.
39. A method as recited in claim 37 wherein the presenter communicates with said trusted party and said acceptor over the Internet.
40. A method as recited in claim 39 wherein said trusted party and said acceptor also communicate through the Internet.

41. A method as recited in claim 37 wherein the notifying operation regarding the identity of said presenter provides a definitive answer as to whether the identity and the profile data of said presenter is authentic or not.

42. A method as recited in claim 37 for establishing a relationship between said presenter and said trusted party so that said trusted party is able to authenticate said identity and provide said profile data of said presenter, wherein the following operations occur prior to the operations of claim 37, said method comprising:

receiving and storing authenticating data from said presenter at said trusted party wherein said authenticating data becomes said pre-designated authenticating data.

43. A method as recited in claim 37 further comprising:

receiving and storing identity and profile data from said presenter at said trusted party.

44. A method as recited in claim 42 further comprising:

providing, by said trusted party, to said presenter with a program identity number which is correlated with said identity, profile data, and pre-designated authenticating data;

storing said program identity number by said trusted party.

45. A method as recited in claim 44 wherein said program identity number is an account number for a financial account of said presenter wherein said trusted party is a financial institution that maintains said financial account.

46. A method as recited in claim 37 wherein said identity and profile data include at least the name and address of said presenter.

47. A method as recited in claim 37 further comprising:

transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party provide said profile data of said presenter.

48. A method as recited in claim 47 wherein said data authentication request message is transmitted from said acceptor to said trusted party via said presenter.
49. A method as recited in claim 37 further comprising:
requesting said presenter, by said trusted party, for said authenticating data; and
asking said presenter, by said trusted party, for permission to provide said profile data of said presenter to said acceptor.
50. A method as recited in claim 47 wherein said providing operations are executed by transmitting a data authentication response message from said trusted party to said acceptor, said data authentication response message containing said profile data of said presenter.
51. A method as recited in claim 50 wherein said data authentication response message is transmitted from said trusted party to said acceptor via said presenter.
52. An on-line data authentication system comprising:
a trusted party who receives and authenticates authenticating data and provides profile data of a presenter;
an acceptor who is conducting a transaction with said presenter and who requests said trusted party to authenticate the identity of said presenter and to provide said profile data of said presenter; and
a directory server configured to determine the existence and identity of said trusted party who will be able to authenticate the identity of said presenter and to provide said profile data of said presenter.
53. A system as recited in claim 52 wherein each of said acceptor and said trusted party are configured to communicate with said presenter via the Internet.
54. A method as recited in claim 52 wherein the trusted party is configured to provide a definitive answer as to whether said identity of said presenter is authentic or not authentic.